

Regd. Office: 519,5th floor, DLF Prime Tower, Okhla Industrial Area, Phase I,

Delhi-110020, Delhi-India

Public disclosure on liquidity risk as on Jun 30, 2022

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

(Amount in Crores)

Sr.No	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	Blue Orchard Finance Limited	235.30	NA	9.96%
2	ResponsAbility India Business Advisors Pvt. Ltd.	190.50	NA	8.07%
3	IDFC FIRST Bank Limited	127.95	NA	5.42%
4	ICICI Bank Limited	121.36	NA	5.14%
5	Bandhan Bank Limited	111.90	NA	4.74%
6	Federal Bank Limited	101.45	NA	4.30%
7	State Bank of India	83.33	NA	3.53%
8	Punjab National Bank	77.78	NA	3.29%
9	MAS Financial Services Limited	76.88	NA	3.26%
10	HSBC	70.18	NA	2.97%
11	Jana Small Finance Bank Limited	65.41	NA	2.77%
12	Gojo Company and Inc.	61.00	NA	2.58%
13	Northern Arc Capital Limited	60.40	NA	2.56%
14	Mahindra and Mahindra Financial Services Limited	50.00	NA	2.12%
15	Kotak Mahindra Bank Limited	47.67	NA	2.02%
16	Global Access Fund LLP	46.70	NA	1.98%
17	Vivriti India Impact Bond Fund	46.67	NA	1.98%
18	Canara Bank	42.15	NA	1.78%
19	SBM Bank	39.17	NA	1.66%
20	Nabkisan Finance Limited	32.92	NA	1.39%
21	SIDBI	32.00	NA	1.36%
22	Hinduja Leyland Finance Limited	31.81	NA	1.35%
23	GMO-Z.com Payment Gateway India Credit Fund	30.00	NA	1.27%
24	Northern Arc India Impact Trust / Fund	30.00	NA	1.27%
25	Maanveeya Development & Finance Private Limited	28.75	NA	1.22%
26	Kisetsu Saison Finance (India) Private Limited	26.25	NA	1.11%
27	Creation Investments FPI, LLC + Vivriti Capital Private Limited	26.00	NA	1.10%
28	Capital Small Finance Bank	25.93	NA	1.10%
29	Unifi AIF	24.00	NA	1.02%
30	Piramal Capital & Housing Finance Limited	23.96	NA	1.01%
	Grand Total	1,967.42		83.33%

*Represent the contractual amount.

Registered & Corporate Office

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(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

-Since the Company has been categorized as an NBFC NDSI, this is not applicable.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr.No.	Particular of Lenders	Amount*	% of Total Borrowings
1	Blue Orchard Finance Limited	235.30	10.16%
2	ResponsAbility India Business Advisors Pvt. Ltd.	190.50	8.23%
3	IDFC FIRST Bank Limited	127.95	5.53%
4	ICICI Bank Limited	121.36	5.24%
5	Bandhan Bank Limited	111.90	4.83%
6	Federal Bank Limited	101.45	4.38%
7	State Bank of India	83.33	3.60%
8	Punjab National Bank	77.78	3.36%
9	MAS Financial Services Limited	76.88	3.32%
10	HSBC	70.18	3.03%

*Represent the contractual amount

(iv) Funding Concentration based on significant instrument/product:

Sr.No	Name of Instrument/Product	Amount (Rs. In Crores)	% of Total Liabilities
1	Non Convertible Debentures	708.27	29.99%
2	Term Loans	1,433.26	60.69%
3	Others (includes Bank Overdraft, Securitization and Lease Liability)	58.84	2.49%
4	Subordinated Debt	115.20	4.88%
	Total	2,315.57	98.05%

(v) Stock Ratios:

Sr.No	Ratios	As on Jun-2022
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
2	Non-convertible debentures (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
3	Other Short-term liabilities as a % of Total Public Funds	2.29%
	Other Short-term liabilities as a % of Total Liabilities	2.19%
	Other Short-term liabilities as a % of Total Assets	1.74%

(vi) Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Risk Management Committee (RMC) and the Asset and Liability Management Committee (ALCO). The position of all perceived risks is periodically put up to the RMC which critically evaluates the same and provides operational and policy guidance to the Company which paves way for an effective risk management so as to safeguard the interest of the Company. ALCO manages the liquidity and interest rate risk in a dynamic situation by measuring, monitoring and taking appropriate steps. ALCO is responsible for putting in place a comprehensive and dynamic framework to measure, monitor and manage the liquidity and interest rate taking into account the rates in financial system by closely integrating it with the business strategy of the Company.

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